

Certificate Number: 03621-PAE-DE-036304421

Bankruptcy Case Number: 18-14716



03621-PAE-DE-036304421

CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on February 2, 2022, at 4:21 o'clock PM EST, Joanne M Baldwin completed a course on personal financial management given by internet by Credit Card Management Services, Inc. d/b/a Debthelper.com, a provider approved pursuant to 11 U.S.C. § 111 to provide an instructional course concerning personal financial management in the Eastern District of Pennsylvania.

Date: February 2, 2022 By: /s/Wafaa Elmaaroufi

Name: Wafaa Elmaaroufi

Title: Credit Counselor